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THROUGH
THE EYES
OF OTHERS
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Ontario
Advisory Council
on Senior Citizens

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"Through the Eyes of Others" was prepared by Miss Georgia Woods for the Ontario Advisory Council on Senior Citizens. In 1978 a questionnaire was sent to seniors across the Province to gather their thoughts and concerns about health, housing, education and income maintenance. The following report is a collection of those concerns, as expressed by the seniors who responded.

"Dear Miss Holmested:*

Nice to continue hearing from you through this newspaper [Especially For Seniors.] I hope the information that I and others have filled in [on the questionnaire] will tell you what you want to know to help senior citizens to keep getting stronger for the things they believe in and stand for. I am a new senior and maybe a younger one, but our eyes sure open up to what goes on when we retire.

Thanks again for the paper."

* Comments in quotation marks identify direct quotes from the letters received by Miss Hope Holmested, Chairman of the Ontario Advisory Council on Senior Citizens. Square brackets [] identify words or phrases which have been added to seniors' letters during editing for the sake of clarity or explanation.



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ONTARIO ADVISORY COUNCIL ON SENIOR CITIZENS

Introduction

Workshop '79, sponsored by the Ontario Advisory Council on Senior Citizens is attempting to involve as many people as possible in determining the key issues and problems that confront senior citizens today. These issues and problems will eventually form the basis of recommendations presented to the government. To get in touch with senior citizens and to include them in the process of sharing information and experiences, the Ontario Advisory Council On Senior Citizens included a questionnaire in the summer issue of "Especially for Seniors" (distributed July, 1978). The questionnaire was designed to focus primarily on four areas of concern: Housing, Health, Education and Income Maintenance. Thousands of seniors responded to the questionnaire. Many seniors did not feel they could do justice to their response within the confines of the questionnaire and consequently sent in letters describing in more detail their experiences. Their thoughtful descriptions have brought to the Council and to Workshop '79 their ideas, joys, concerns, expectations, needs and attitudes. Some are satisfied with life and managing well. Others expressed the desire to reveal and confront their problems. Providing this information has allowed them to become part of the problem solving process.

In the following report, you will be exposed to the words and experiences of the senior citizens of today. There are four chapters, one for each of the areas covered in the questionnaire. Each chapter is preceded by a summary and contains actual excerpts from readers' letters. Although each of these areas is discussed separately, it will be evident that they intermingle and overlap in many ways. For example, income maintenance is a factor to be considered in the ability of seniors to purchase health services, housing and education, while in turn, a senior's choice of housing may be influenced by the availability of health services. Each of these factors must be considered separately for the sake of examination, but in the development of policy, all need to be considered as a whole. The summaries at the beginning of each chapter attempt to bring together the divergent experiences of seniors and also to discuss any trends which are evident in seniors' letters. By making careful note of the contents of this paper and incorporating them into the Workshop '79 discussions, the Council will be able to broaden the base on which it makes its recommendations.

It was the feeling of the Advisory Council that these letters capture the experience of seniors at a particular point in time. Many will have already thought about the issues raised, however, it is hoped that the readers will gain, as the Council has, a richer understanding of the complexities of these problems. Through the eyes of others, readers can examine and can experience some of the dilemmas, fears and frustrations facing senior citizens. By looking back at the experiences of these seniors, one

sees the situations of those who know the consequences of current policies. By considering their experiences, when planning changes and adjustments for the future, there should be a strengthening of the weaknesses in these policies.

This background paper is not an academic piece of work. It is a unique form of information. The source of the information is a voluntary sample. Respondents replied on their own time and at their own speed. They were prompted only by a request from the Ontario Advisory Council on Senior Citizens for them to participate. The sample, therefore, was not controlled, however, it does provide a cross-section of circumstances. The statistics available about respondents are limited. Many did not complete the request for this data, many just wrote letters. From 1,153 replies the following data was compiled: Male 370; Female 603; Couples 80; Living in houses 668, apartments 378; institutions 18; hotels 1; mobile homes 7; condominiums 1; Under age 74-702; Over age 74-390; Urban dwellers 816; Rural dwellers 198.

Some of the questions, comments, and worries respondents wrote about may be unfounded on the basis of information one possesses. Any that can be identified as such suggest not that a particular service was missing, but simply that the information on the service was lacking. Whenever possible, respondents who had problems or questions received a reply indicating solutions and alternatives, linking them up with appropriate agencies and organizations.

The importance of the ability to retain one's independence is highlighted by seniors writing about Housing. Some seniors are able to maintain themselves in their own homes, within the current system. As one respondent wrote: "Dear Sir or Madam: We are trying to maintain our own home and due to ill health, my husband had to retire at age 63. Also due to ill health, I am not able to do most of my own work and we do appreciate the home help that we are getting." However, many others need additional social and economic support. Also important are adaptations of the physical environment to allow seniors independence inside and outside of their residences. To many seniors security meant adequate social and financial resources as well as the presence of physical structures such as adequate railings on stairs, peepholes and deadbolt locks on doors and pedestrian crossings and signs near seniors' buildings. Choice encourages independence, and "If this (independence) is to be allowed and encouraged it must be supported with adequate income, social and health services, security, the necessary safety measures and adequate information about resources."

The ability of seniors to look after their own health depends on the quality of personal and professional care. Many of the seniors who wrote indicated the steps that they take to maintain their health, and many also expressed dissatisfaction with the health care system. The attitudes of doctors and health care workers are generally described as being negative. Also, the cost of health care

presents itself as a deterrent to preventive health care and for some, means considering health care as a luxury. Money spent on health care related costs may have to be subtracted from other necessities such as food. The cost of getting to and fro from appointments appears to be a major obstacle to obtaining health care and creates dependency for seniors who have to rely on others for transportation. Seniors are critical of institutional settings; they criticized strongly both the physical environment (lack of privacy, poor food, etc.) and the attitudes of the institutional staff. Health and home are important to all seniors, and support services that reach the home are advocated. The concerns about health care centre mainly on worries about receiving good quality health care and dissatisfaction with the attitudes of health care workers.

Seniors writing about education discussed attitudes and activities. Respondents described both their own attitudes and those of others. They evaluate their own attitudes towards life and learning as being crucial to their sense of well-being. The attitudes of others are criticized, and generally described as lacking in compassion and understanding. Positive attitudes towards older people by individuals and the community as a whole are missing to date. Seniors suggest that they have skills to offer the community and many things to learn from the community, therefore integration and sharing need to be facilitated. Access to information and advice and referrals about programmes are needed. Individuality and diversity are evident in seniors' comments on education. Quality of life is identified as being directly linked to attitudes and activities; many seniors experience negative attitudes and find their activities restricted as a result. The quality of life for seniors will only be improved as attitudes become more positive and opportunities for activity are diversified with accessibility for seniors considered.

Many seniors wrote with concern about income maintenance and they describe a wide variety of difficulties they experience due to inadequate income. A great number of seniors expressed dissatisfaction with income distribution policies. They criticized the policies and some expressed suspicion that many people are abusing the existing programmes. Those who value thrift and planning feel penalized when they must suffer with a pension that cannot keep up with the rising cost of living. Seniors wrote: "We appreciate the \$12.00 income per year in pension increase, but it does not keep step with inflation. We are not complaining, just explaining...Many are living far below the poverty level. I hope you will bear in mind that we senior citizens deserve a break." and "I have been a widow for 52 years. I do believe our government could raise our pension a little higher but not make us beg for it. I am thankful for what I do have. If I don't get some help I will have to give up my home."

Respondents advocate an adequate pension for all and emphasize that those really in need should receive it rather than the "millionaires". Several particularly vulnerable groups of seniors are identified: widows, widowers, and home owners. The inflexibility of policies to meet the diversity of circumstances of seniors is criticized. Seniors responded in various ways to the issue of compulsory retirement. Some felt it was a good thing, others felt it was not, and some felt that employees should be given a choice.

Vulnerability of the older adult increases with age and is influenced by marital status, housing policies and the availability of social and economic support systems. Living in a rural community definitely increases a person's vulnerability. One respondent suggests: "We feel everything is being done for seniors in cities and larger centres but we are very sadly neglected in rural areas. The small towns have nothing much but a meeting room, ill equipped for seniors and very poor libraries. We have nobody to turn to in times of need due to illness. In rural areas often a few harder chores, if done, would allow us to live here anyway, but we're forced to sell and move to an urban area". It may be difficult to fulfil the service and income requirements of the most vulnerable. However, that may be one test of the adequacy of policies. Maximum access to and utilization of resources requires extensive information and communication networks. Seniors regularly identified lack of information as the key factor preventing their use of resources.

The overriding sense of individuality and the diversity of circumstance and the desire for independence of seniors suggests that appropriate and effective support requires varied and flexible services from which options can be chosen. Independence requires a sense of security and for many this necessitates sustaining connections and interactions with both young and old individuals in the community.

Improving the quality of life of the older person requires examining the nature and extent of needs and problems of senior citizens. It will also require developing a total package of social and economic support. The package should contain long term plans, beginning with the young and their preparation for retirement. The various levels of activity and health of the senior citizen will be met with supportive systems that include adequate primary health care, mental health care, education, housing and income. It also requires the acceptance of the life of the senior citizen as an integral part of community life. The challenge is to the community, to government and to seniors themselves to help the older Ontarians maintain their independence and to encourage their strengths to become part of the strengths of the community.

Respondents' letters and comments will now become the focus of attention. Please enjoy and make use of the information they have contributed. Only by doing so can we

ensure that planning is responsive to their experience. It is their experience that is the reality of the senior citizen in Ontario in 1978.

"What do I suggest is the answer? I only hope that at your meeting somehow with dialogue the answers will be found. No one person can answer these questions alone but perhaps with concentrated effort together we may find a more logical and working solution. Yours in friendship, with all best wishes for success in January"....
An interested senior in a rural area.

"I hope some day something will be changed to make it a little easier."

"Thank you for the opportunity to say what I think."

Health

The senior citizens who wrote about health presented a wide range of experiences and perceptions which described in detail the strengths and weaknesses of health services. One writer expressed the opinion that "They (seniors) never had it so good." However, far more prevalent was dissatisfaction with institutional care; confusion about available services; and concern with the high cost of some services. All these problems were worse in rural areas. Some respondents also expressed hostility towards the medical profession.

Seniors emphasized their desire to remain in the home of their choice. They indicated that enjoyment of health and life are enhanced when one is able to live in one's accustomed environment.

Weaknesses in the delivery and scope of available health services are highlighted by the experiences of these seniors. In many cases there are obstacles that hinder good health practices and block seniors' attempts at preventive health care. Respondents identified insufficient income as one such major obstacle.

Seniors also wrote about their personal efforts (both physical and emotional) to look after their health. Development of a positive attitude was suggested by many respondents as a valuable tenet for a healthy life. Many seniors enjoy individual pursuits such as homemaking, gardening and crafts. Other seniors prefer the social interaction of group activities or volunteer and remunerative work. Attitude and activity were identified as two ingredients influencing senior's health and happiness. Activities and hobbies must be personally chosen to suit the individual.

Many seniors who responded expressed dissatisfaction with health services and the quality of treatment. Doctors were criticized on several counts. Some seniors, especially those in rural areas, reported having difficulty obtaining appointments. Seniors described their anger when they encounter a doctor who ostensibly doesn't listen to their health problems. Seniors fear poor medical care because of this and consequently, some have become apprehensive and suspicious of the medical profession. One senior, describing her experience of this nature, felt that some doctors seemed to believe that "old age and pain are synonymous." Many seniors reported being treated abruptly by doctors and nurses, and indifference also seemed to be prevalent amongst other health care personnel in their treatment of seniors.

Low and fixed incomes are a source of frustration for many respondents in their efforts to maintain good health. Transportation for medical purposes is often described as too expensive. As a result, seniors seek medical counsel

only when absolutely necessary, instead of having the regular medical check-ups that could catch or even prevent many ailments before they have a chance to become a serious health threat. Income is identified as a variable that makes transportation, specialists and medicines luxury items beyond the budget limitations of some pensioners. New OHIP regulations are a source of anxiety. Dental care and eye care are other areas where seniors find their income inadequate. For those seniors who must live carefully within a closely watched budget, payment for these medical needs cuts into money allocated for other expenses. One senior explained that he had to take money from his food budget to pay for medical expenses. This is a self-defeating process for the senior who, in order to obtain medical help must deny himself the food necessary to maintain good health.

Some seniors proposed Wintario funds be used to help seniors meet health and dental costs. Others suggested that the method of delivery for these services should be investigated. Mobile dental clinics and medical health centres were recommended by seniors as a solution to the transportation problem. This would not only reduce transportation costs, but would also relieve seniors of dependency on family and friends for transportation. It could also reduce health costs by allowing seniors to take preventive steps to maintain their own health, such as regular visits to the doctor.

Three areas of health care service seemed to be inadequate to meet the needs of the respondents. These were footcare, osteopathic care (treatment of arthritis and other bone disorders) and mental health care.

Footcare is a problem for many seniors who are no longer able to bend far enough to trim their toenails and look after their feet. In some areas, footcare services are totally unavailable, in others, they are simply too expensive. Although the VON offers footcare services, many seniors cannot afford to take advantage of this. Podiatrists' services are also too expensive and more often than not, unavailable. One senior requested that more doctors of podiatric medicine be allowed to practice in Canada.

Another respondent suggested that doctors of osteopathy be allowed to practise in Canada. These doctors provide an alternative to the conventional method of treating the symptoms of arthritis and other problems with chemicals and drugs. Instead, they look for the cause of the problem and attempt to treat it by manipulation and therapy.

Mental health services are unavailable to some, especially those in the rural areas. There was concern that unqualified individuals trying to fill this gap could do more harm than good.

Many seniors wrote on behalf of those in nursing homes and institutions. Others related their experiences with friends and relatives in institutions. Often seniors wrote with fear of these places. Although some adamantly expressed their desire to stay far away from any form of institutional life, more than one senior expressed the opinion that more establishments with nursing care are needed.

One senior provided a touching poem on behalf of those seniors in institutions who are unable to speak for themselves because strokes, etc. have robbed them of the ability to do so. It vividly brings their experience to life, and speaks poignantly of the potential for humiliation and isolation of the inarticulate resident.

Many seniors expressed dissatisfaction with institutional care. Several seniors claimed that due to neglect by staff, their friends and relations had been "murdered". There was an overall feeling that building standards and building design were inadequate. The care of residents was described as rough and indifferent, and many institutions seemed to be understaffed. Respondents also complained about articles being stolen, and that food was often either insufficient or inedible. Better screening of residents to ensure the suitability of care was a concern. More stringent supervision and inspection of Nursing Homes and Homes for the Aged was recommended.

Respondents proposed that enclosed parks and gardens should be accessible to residents and their guests. Rooms should be occupied by four residents at maximum; two to a room would be preferred. Better bathroom design was suggested for handicapped residents. Water fountains, made easily accessible to the disabled person, would be appreciated.

One's health is influenced by one's surroundings. Respondents frequently stressed that they felt best while at home, with their recovery from illness being superior when in familiar surroundings. Seniors also emphasized their desire to have health care support and services made available at home. Currently such services are either unavailable or unaffordable for the majority of seniors. The delivery of health services would need to permeate the whole community. Close proximity to health services would reduce senior's anxiety over transportation costs. Short term health support services at affordable costs for those recovering from illness are needed by many seniors. Often the family has to fill this need. However, this is emotionally and physically draining on the family. Where there is no family and where the family resources have been exhausted, the senior has little or no recourse but to leave his or her home and enter an institution.

For those seniors able to care for themselves but unable to maintain their home, home help is needed. It was also

suggested that senior citizen housing be provided in suitable locations in every community, with medical, dietary and recreational services made available to all the residents.

Many seniors who wrote attempt to look after their own health by means of adequate nutrition and balanced diets, exercise and home remedies. Their efforts to do so could be aided by the community if medical facilities and services such as blood pressure tests were more readily available. Lack of information on community resources is another problem, and may result in the underutilization of these valuable support systems.

Several seniors wrote about their desire to remain in familiar surroundings to die. This seems to them preferable to entering the impersonal and inhospitable hospital.

Seniors' comments about health revealed a wide range of concerns. The attitude of the community and of health personnel is criticized for failing to provide the vital emotional and physical support seniors want and need. This support was lacking in the community as well as in many types of supervised settings. The attitude of each individual senior towards life and maintaining their own health is diverse. The common denominator is a dependency on adequate income and the availability of adequate health services. Many seniors in the community lack the income necessary to maintain a healthy life outside of an institution. As a result, these seniors are dependent on the goodwill of friends and relations for health care, transportation and home help. This forced dependency is an unsatisfactory situation. Preventive medicine, regarded by many respondents as a key factor in maintaining health is denied due to inadequate income. Although many respondents acknowledge the necessity for institutional care, their experience to date has generally been negative. Improvements in these institutions definitely are in order and are most needed in the areas of design, location, and especially in the attitude of the staff. Too many seniors reported being treated with indifference and subjected to humiliation at the hands of health care and institutional personnel. People should not have to suffer in this way just because they are old.

To fulfil the responsibilities of a satisfactory health care package, there must be participation on the part of the individual, the medical profession and the community. As has been described, attitudes must change. Weaknesses in the availability and delivery of health services should be examined. The lives of many seniors, both those living on their own and those in institutions will be enhanced when their experiences, as described by them in the following letters, are considered in the formulation of health care policies.

ATTITUDE, ACTIVITY AND SATISFACTION

Living with a Positive Outlook

"I feel that one of the troubles of a senior person is keeping a broad outlook and a continuing and ongoing interest in life. The sudden thought to me at 65 was that suddenly I didn't have that future that I had looked forward to all my life. I had never wasted a thought in my life on yesterday. I always was ready to work at tomorrow. For about six months, it was grim. I still cannot dwell too much on the past, but I relish every minute of today and look forward to tomorrow. A friend said to me that she would not plant a fruit tree in her yard because it would be no use, she would never see it bear fruit. That is perhaps true but the tree would still be there. This type of thinking can be very limiting and surely aging".

Activity Can Be Therapeutic

"The care I received at the Lodge restored my faith in human nature.. While there I organized three sessions of singing daily. Hymn singing, classical singing and folk songs of homelands, and a fun rousing singsong with popular songs and songs of the first world war, etc. Each evening we had a party. The result was that patients all took part, we had hours of fun, and jokes, and talks and the therapy for me and for them worked."

Some are Satisfied With Health Care

"My wife and I take positive steps here by walking, eating properly and puttering around the house - inside and out. Both of us are non-smokers and drinkers. We have regular medical check-ups. We are both satisfied by the available medical care."

"I feel we are very well looked after regarding our health and have no complaints."

"I only was once for an operation. The doctors and nurses were very friendly and helpful, the food good and adequate, and I have no complaints whatsoever. I guess some people ask too much."

DIFFICULTIES SENIORS EXPERIENCE WITH ONTARIO'S HEALTH CARE SYSTEM

Medical Attitudes that Disturb Senior Citizens

"Health care today is entirely different from past years where one could go to the family doctor and discuss the ailment and if no solution was available they were further referred to a clinic for further diagnosis. The doctor was a family friend. Now it is quite difficult to get an appointment with an established doctor. A house visit was almost impossible to get."

"The present set-up of medical services for preferred treatment is greatly restricted - invariably on going to an M.D. for the regular pains of old age as for example, leg pains, back aches, arthritis, etc., the symptoms are only relieved temporarily by medication. Diagnosis by the M.D. is mostly made visually in a matter of a few minutes and as/or because we are in our 70's we are expected to accept the inevitable "fact" that age and pain are synonymous."

"My experience has been for years that Doctors of Osteopathy who are fully qualified M.D.'s and Dr. O. in every state of the U.S.A. whose education requirements are the same as M.D.'s with just one basic difference. The M.D. spends 4 times more than Dr. O's in hours on materia medicine. The Dr. Os' study anatomy 4 times more in hours than the M.D.'s. The M.D.'s seem to treat the symptom with emphasis on reducing pain medically and chemically. The Dr. O's try to determine the cause of distress and give relief through manipulation. For years we have been looked after by both and can only come to the conclusion that the Dr. O's should be admitted as specialists in their field and granted the same privileges as the M.D.'s. I urge you to appeal to the government to correct this terrible injustice that denies the form of medical service one finds to be more effective for their particular ailment."

"Nursing care has deteriorated since nurses have been moved from hospitals to community colleges. Training is inadequate in the most important aspect - care and concern for the individual and nurses are so rushed that they often treat sick people, especially old people, abruptly."

LOW INCOME IS A DETERRENT IN THE PURSUIT OF COMPREHENSIVE HEALTH CARE

Transportation is Costly

"There are many older folks in any small community that do not have proper or sufficient medical care. Why? - because many old people do not drive (many having their licenses lifted when they become 80). Consequently they have to depend on others to take time off from their work to take them 7 miles to a doctor - this may not sound far, but it is time consuming - time from their work, time waiting in the doctor's offices, plus the driving 2 ways. I would suggest a doctor being in an office locally instead of nine or ten in one place. Even 3 days a week would be a big help to seniors - many could walk to a doctor's office if it were local."

"I had to make a rush to the city not too long ago to undergo X-rays to disprove some X-rays that had been taken here. Granted it was needed. But it was an unnecessary trip and on my income from the government meant quite a bit out of my meagre savings."

"Doctors are hard to get for everyone. I believe that some medical centres other than hospitals should be established, maybe with nurses, where one could phone or go to, when doctors' offices are closed. It would be less expensive than emergency wards, and more convenient for those not close to a hospital.

SENIORS ARE CONCERNED ABOUT NURSING HOMES AND INSTITUTIONS

A Need for More Nursing Homes Was Described

"I believe one of the most pressing needs of the aged is adequate (and more) nursing homes. This is not my need. There are not sufficient facilities for their care and dignity."

"There are plenty of hospitals, general G.P. doctors, specialists, etc., but far too few nursing homes. The problem here is not money to build/renovate, etc., but too slow permission from Dept. of Health, etc. We could use another 20-30 right in this area."

"Our experience with nursing home care in our locality has been satisfactory for the most part, but the lack of them in the face of the growing number soon to be eligible is frightening. Even if families could cope with a situation it is impossible to give 24 hour care and supervision without a toll being taken in the lives of willing members. Having experienced having an elderly parent in the home for 10 1/2 years and visiting her in a nursing home, there is a limit to the restrictions placed on younger people who are supposed to be able to enjoy life. Many of these seniors are not in need of care so much as for the supervision but not physically able to be in a home for the aged to fend for themselves."

The Experience of an Institutionalized Senior

"What do you see, nurses, what do you see?
Are you thinking when you are looking at me -
A crabby old woman, not very wise
Uncertain of habit, with faraway eyes,
Who dribbles her food and makes no reply
When you say in a loud voice, "I do wish you'd try".
Who seems not to notice the things that you do
And forever is losing a stocking or shoe,
Who, unresisting or not, lets you do as you will
With bathing and feeding, the long day to fill.
Is that what you're thinking? Is that what you see?
Then open your eyes, nurse, you are not looking at me.
I'll tell you who I am as I sit here so still
As I at your bidding, as I eat at your will.
I'm a small child of ten with a father and mother,
Brothers and sisters who love one another,
A young girl of sixteen with wings on her feet
Dreaming that soon now a lover she'll meet,
A bride soon at twenty, my heart gives a leap
Remembering the vows that I promised to keep.
At twenty-five now, I have young of my own

Who need me to build a secure, happy home.
A woman of thirty, my young now grown fast,
Bound to each other with ties that will last.
At forty, my young sons, now grown, will be gone,
But my man stays beside me to see I don't mourn.
At fifty, once more babies play around my knee,
Again we know children, my loved one and me.
Dark days are upon me, my husband is dead.
I look to the future, I shudder with dread.
For my young are all busy rearing young of their own
And I think of the years and the love that I've known.
I'm an old woman now and nature is cruel
'Tis her jest to make old age look like a fool,
The body it crumbles, grace and vigor depart,
But inside this old carcass a young girl still dwells,
And now and again my battered heart swells.
I remember the joys and I remember the pain,
and I'm loving and living all over again
And I think of the years, all too few - gone too fast
And accept the stark fact that nothing will last.
So open your eyes, nurses, open and see
Not a crabby old woman, look closer - see me."

CRITICISMS OF INSTITUTIONS AND NURSING HOMES

Design of Facilities

"Those of us over 60 never know when we will need nursing home care. They are a disgrace so "clean them up" before you or your loved one needs one. My husband is there...I visited several around here to pick the best...Their owners are making "much money" as no clear code or regulations have been established. The builders of the institutions don't take into account the needs of those that are handicapped, e.g., in wheelchairs, arthritic, etc."

"Wards - no more than 4 residents. 3 is much better. Bathroom in every room. What is the basic number of square feet per resident? I saw and experienced very congested areas."

"There should only be 2 to a room and a better bathroom, not a hole in the corner."

"Toilet stools should be raised - not kept standard as our bones grow stiffer as we become older. Rails on both sides of the stools. Some did have a rail on the right wall, but many have the right side paralyzed."

"Drinking fountains constructed so that wheelchairs can be wheeled under them. The others should be higher so they haven't so far to stoop over. Taps that are easier to turn."

Quality of Care

"In January, 1974 my sister entered a home with the idea of being able to help the people. She found she could do nothing because of the nastiness. At ten minutes to eleven she had not been dressed for dinner line-up at eleven. She had Parkinson's Disease and sometimes she could do things and another time she couldn't. The girls had the idea she could do things if she wanted to. She was cut in two places when they gave her an enema and she was given pie with the cellophane on it. Instead of putting her in a hospital she was bound to the wheelchair.... Are all the homes like this one?"

"They are understaffed and (the staff are) not trained or qualified. What are the regulations on staffing?"

Theft

"In the government homes clothes, etc. are stolen and those who can't help themselves are treated as dogs."

"Where my husband has been there were no blankets. His daughter-in-law sent one. It never made it to his bed. Another was bought which was later mislaid."

Food

"My husband is 6 feet tall, weighed 179 lbs. when he went in and now doesn't weigh over 100 lbs. and has bed sores. There are other old men in there also and they beg for food."

"Food - you wouldn't eat it."

"There should be minces made up regularly every day with fresh meat, fresh vegetables, and whole milk and fresh eggs - not food heated up from one meal to the next."

Outdoor Areas

"Nursing homes should have a garden or at least a park nearby where visitors could take patients in a wheelchair for a little outing."

"Fenced premises so they can exercise outside without wandering away. Even prisoners have this advantage."

Inspection

"Do the inspectors go in unexpectedly? They should. Do they return and make absolutely sure they have rectified any and all corrections. The homes make good money by "cutting corners" on staffing, food and good maintenance care.... The residents are helpless to defend themselves."

Suitability of Care to Meet Residents' Changing Needs

"I am not satisfied with the situation both from the attitude of nursing staff and office. Also would be better for all concerned if when the resident of Home for Aged becomes immobile for one reason or another and is allowed to stay on, that staff looking after their needs be more fully trained to handle (this) situation. I understand some are better than others but certainly the one I am familiar with leaves much to be desired. Over a period of five years - 2 in home for aged and 3 in what amounts to nursing home care (I) have seen many instances where staff have been indifferent. If a home for the aged is willing to keep residents who become immobile I feel they should up-grade the nursing care to cope with the situation or residents on entering the home for the aged should be told that should they become immobile, they must go to a nursing home."

Suitability of Homes to Meet Seniors' Changing Needs

"We have a home in our town, but it repels me. Not because it is unclean. It is not. It is, however, an institution, not a home. It is cold and to me, very official, lacking warmth. The residents share a room with others (4 in a room), no privacy at all. I would suggest that if we must have these 'Homes', that there be a sufficient number of rooms so that two people could share. There has been a lot on our T.V. lately about the government reconsidering the advisability of keeping some seniors in their own homes. This, to my mind, would be ideal as long as there was a way of getting one hot meal a day to them. Why could we not have more apartment type homes, where seniors who are unable to cook, could use the dining room facilities and yet have the privacy and enjoyment of their own apartment. I see so many residents just walking 'ghosts' with no interests, just lonesome. They have lost the will to live. They need something to restore an interest in life. Maybe when entering a 'Home' their individual skills could be assessed and used in some way."

"I know these institutions only through visits to patients and I think it all depends on the patients themselves. If they are chronic complainers, they do not like it, but if they are friendly and easily satisfied, they are content."

HEALTH AND HOME

Staying in Own Home Seems to Have a Positive Influence on Health

"I had poor care in hospital, but the VON were very good to my husband. With this care I was able to keep him in the home which I was very thankful for. My doctor was wonderful."

"My feeling is, that if possible, every senior citizen should stay in his accustomed surroundings as long as possible."

"On two occasions my recovery in hospital was difficult. Each time I lived and said there was someone at home to look after me as it was even more risky to stay in the hospital. Friends helped at home."

HEALTH SERVICES TO THE HOME

Health Services At Home Would Be Appreciated

"What is needed are senior citizen housing in suitable locations in every community. Some subsidized, some self-supported. All should be provided with medical-nurse and dietary and recreational services."

"When I left the hospital, late November 1977, the doctor advised I have home care for a few days. I only asked for 2 to 3 hours to get the main meal at noon for about a week until I could get around - I found out they charge \$25.00 for 1/2 day. That isn't feasible for most pensioners. I suggest that someone try to see that these rules be changed somewhat as I surely needed help for a few days."

"I am a senior and I am very lucky. I live by myself....I have a small house.... I would like to have somebody to stay with me if I was sick so they could help me...."

Relief for Spouses and Relatives Caring for the Sick Would be Appreciated

"Having a 24 hour a day job of looking after my wife since October 1976, I feel I should have a holiday. If I pay professional prices for an adult sitter I won't be able to afford to go away."

"In respect to seniors 70 years and over, living with their family...The head of the family should be paid a monthly sum, to take care of the senior, in health, recreation, good food and attendance when sick. This I believe would reduce the flow to the homes for the aged and nursing homes."

"In my case my daughter looks after all my needs when she is here but for business reasons she is often away. My illnesses are a drain on her emotionally and financially. What about others with no daughter?"

"I do not mean to be critical but I have answered these questions having gone through an experience of trying to take care of two very ill sisters needing 24 hour nursing care."

Health Support Services at an Affordable Price Would Be Appreciated

"I have arthritis in my knees and legs. We have our name into senior citizen homes. We are on fixed income and we suffer by it....So if you can do anything for us we would appreciate it."

"We need help for the elderly in their homes."

"We are trying to maintain our own home, and due to ill health, my husband had to retire at age 63. Also due to ill health I am not able to do most of my own work and we do appreciate the home help that we are getting. Hoping this will be of some help to you."

Better Nutrition is Recommended

"Most old people have not learned about balanced diets (proteins - carbohydrates - fats - minerals - vitamins). Consider the many T.V. commercials advocating junk foods: sugar, bogus orange drinks, cake mixes, pastry, coke, pepsi, etc."

"I believe firmly in vitamins, good food and exercise. So many of my friends tell me that I appear to be 55 instead of nearing 70. I still do all my housework and painting, etc... There has been a lot on our T.V. lately about the government reconsidering the advisability of keeping some seniors in their own homes. This, to my mind, would be ideal, as long as there was a way of getting one hot meal a day to them."

"In my opinion the greatest need of senior citizens (and everyone else, for that matter) is a basic knowledge of nutrition. The vast majority of people do not know what their bodily requirements are, nor do they know what food contains what nutrients. And since our bodies are made and tissues repaired from the food we eat, I regard it as imperative that better education in nutrition be given - and should start in public school. Most people, for instance, have no idea of the nutrients that are lost when wheat is processed for white bread. Is there any wonder these 'tea and toast' women are anemic and have fragile bones? Examine almost any packaged, processed or prepared food and you will find poor food value plus added chemicals for colour, flavor and /or for a preservative. The body naturally repels these chemicals - at a cost - because the body is not made from any of them. The day-to-day piling up of foreign substances can play havoc with the human system. The need for extra calcium after middle age is well recognized by doctors and nutritional experts. The addition of easily obtained calcium lactate or bone meal invariably helps leg cramps, nervousness, arthritis, and muscle pain as well as strengthens bones."

Easily Accessible Blood Pressure Tests are Recommended

"In Florida, where 80 per cent are seniors, it is possible to get blood pressure tests in shopping centres, banks or even parks. In hospitals in Canada blood pressure is tested almost every day by nurses in morning. Why is this service not available in Canada? It is permitted in the U.S.A. by the A.M.A. Why not in Canada? This would be a great saving in O.H.I.P. costs. No medical advice is given but a doctor is recommended where necessary."

Year Round Vacation Property Recommended

"If we could have an all round vacation preferably a school near water where we could go any time of year it would be a blessing."

Home Remedy for Brittle Bones

"As we get older our bones get brittle and the oil goes out of them. Take a teaspoon of olive oil a day and that will oil your bones and make them more supple. Put some on the bottom of your feet each night going to bed and some on your elbows. When it is hot out, drink tea. It brings out the sweat."

Information on Community Resources Increases Utilization of These Valuable Services

"Have recently discovered how very wonderful the Cancer Society is. I could have met with other mastectomy patients for mutual help, I could have received financial help for dressings in the past several years but only this year did I become aware of all they have to offer."

Emotional and Practical Support For the Person Who Chooses to Die At Home Are Requested

"One of the worst problems is that of medical care and treatment. I, myself, would rather not enter a hospital for the aged, and would prefer to stay with my daughter until I die. I am thoroughly frightened at the treatment accorded one in hospital and by doctors, who tend to dismiss everything as "problems of age". And then (they) recommend aspirin. There is no time taken to diagnose, no period in which one can talk to a doctor on any subject at length. It's almost like being in a courtroom - answer "yes" or "no". There is no room for the aged anywhere, especially in hospitals or in doctor's offices. I have no way of telling my doctors in detail the problems that have beset me, and as a result, have had complications resulting from their neglect, and most of all, their inability to listen."

"Don't send us to the hospital to die, where the nurses are too busy to help us, too busy to feed us, too busy to help us to go to the bathroom, too busy to put us back in bed after a long time sitting in a chair. Surely our old age pension will pay for this. Maybe some church could help us,

or maybe a number of churches could join together and help. When our number is called, let us go, do not use a heart machine, no intravenous, just let us go to that happy place peacefully."

Education

Education encompasses many of the social aspects of one's life. One major focus of the education side of this investigation was on attitudes. Seniors responded with an indication of the attitudes that confront them in their daily lives. Respondents also expressed their desire to learn and to share their experiences with young and old alike.

The most notable attitude described was that of the seniors themselves. Primarily they identified the need to stay active as an integral part of their lives. The individuality of each senior was brought into the foreground through their diverse approaches to remaining active. Some seniors were interested only in participating in programs meant exclusively for seniors. Others were more comfortable interacting with younger people or with the community in general. Some were able to work either as a volunteer or at a paying job. There are those who preferred to pursue activities within their homes, with their family and friends. As is demonstrated through this wide variation in activities, planning should consider the individuality of these seniors who are now living as the elders in a society that is just now learning how to respond to them.

Seniors presented quite a negative picture of the attitudes that they encounter when dealing with doctors, medical and government personnel and social workers. One of the major problems that seemed to arise was when younger people provided services which seniors utilize. The experiences of many seniors seemed to suggest that these young people were not adequately trained to comprehend the needs of the older person. However, respondents found that trained staff were even less concerned with the senior as an individual. They tended to place too great an emphasis on theory which was detrimental to the quality of the service provided. Respondents reported that doctors and other personnel working with the medical profession frequently seemed indifferent and treated seniors with abruptness, with little regard for their feelings as an individual. Many felt that they were being treated in this way just because they were old. Since older people rely heavily on health care personnel, this attitude caused much concern. Seniors also expressed dissatisfaction with government personnel who were either unable to answer their queries or gave them the run-around, passing their request from person to person or from department to department. The attitude of social workers was also criticised, especially that of young workers. Some also felt that the staff in senior centres was over-anxious to plan for residents, who would enjoy the chance to plan and run meaningful activities for themselves.

Volunteers hold a place of special merit in the eyes of seniors. They seem to offer the type of service and care

that is personalized and given with feelings that reach out to the senior as an individual. In the past, volunteers have provided many vital support services to seniors. Unfortunately, the number of volunteers seems to be declining. High transportation costs, which have to be paid for out of the volunteer's own pocket have been identified as one of the factors contributing to this decline. Seniors have suggested subsidization for volunteers to encourage them to continue their work.

It would be impossible to list all the activities, interests and hobbies of seniors. It is worth noting that the so-called traditional interests associated with seniors such as crocheting, knitting or bridge are still pursued. However, many seniors are doing other things. Chemistry, writing and selling real estate were among the activities mentioned by respondents. Seniors are also very interested in learning new skills. This diversity of interest may or may not be new. The response to it must be imaginative and flexible if it is to be valuable.

Within the community there are numerous facilities that become focal points for older people. Churches, libraries and clubs often have programs especially for seniors. These facilities may also provide the location for intergenerational programs. However, the location is unimportant if the liason necessary to create these programs is missing. Seniors have identified themselves as a valuable resource. They are willing to share and to teach others, young and old. The community has within it a wealth of skills and energy. It becomes a community responsibility to search out and facilitate the sharing of the talents and skills of seniors with people of all ages.

One senior suggested an Adult Education Directory would be useful for those unfamiliar with existing programs. Those seniors who are disabled or house-bound require some special attention. One respondent recommended correspondence courses for them. Ingenuity will be needed to develop programs accessible to these seniors.

Concern was expressed about the cost of being active. Many activities are available to seniors at a discount, however, for those on limited budgets, some activities, especially those for which transportation is required, may be considered luxuries. Seniors often find ways around this problem. Some may pursue interests in their homes, while others may be particularly selective of their activities so as to stay within their budgets. The extent to which seniors are prevented from participating because of the expense is not known.

New skills may be sought for practical reasons. The high cost of household repairs has led to many seniors learning how to do these repairs themselves.

The high cost of almost everything these days, combined with many seniors' skills in repairs and crafts led to the suggestion that seniors could supplement their pensions by marketing their skills and craftwork. Perhaps some sort of retail outlet or company could be organized to facilitate this.

The only common theme within respondents' comments on education was their expression of individuality. Policies and programs should acknowledge this individuality and encourage and promote it.

A better understanding of the older population may foster attitudes which lead to more consideration of their needs, expectations and individuality. Attitude and activity are part of the foundation leading towards a better life style. All that can be done in this regard to improve attitudes towards seniors and of seniors themselves, and to increase the scope and variety of activities available to seniors will greatly enhance their quality of life.

SECTION A: ATTITUDES

THE DIVERSITY OF ATTITUDES CREATES A SCENARIO FOR UNDERSTANDING THE SENIOR CITIZEN'S EXPERIENCE

Keeping Active With Seniors

"The change taking place for 1979 and the theme "Keep Active" or 'Seniors in Action' should be developed. I was requested to stand for president of this group in March. Since then and out of 200 residents in this 15-storey seniors apartment we have 180 members (paying dues). Since that time we have become very active and I list some of the things we accomplished. Designed, print and issue a newsletter funded by advertisers; pot luck suppers; bingo and euchre; producing notepaper and envelopes that members may buy for personal use; crafts including knitting, leather, glass cutting, painting, jewelry art, copper tooling; made applications for grants; purchased out of club funds our own new wheelchairs to enable our sit-ins to go shopping; have purchased certain outside games; put air-conditioners in our three lounges; purchased a new piano for our dancing and concerts. As you can see, our activities are being well received."

Keeping Active With Children

"I was always very active in early days, started the Red Cross in our town, kept boys and girls very busy collecting cans and flattening them, making bread and buns and selling them, knitting socks and mitts for the wounded and most certainly kept youngsters out of mischief and in summer baked many pies and buns, etc. for kids' camps. But I was happy and there was not so many kids in trouble with the police as there is today. I was kept happy while at my work."

Keeping Active in the Community

"To date my husband and I are in fairly good health. My time is spent looking after my home, we keep up in community affairs especially in our church and organizations. We also belong to Senior Citizens Club."

Keeping Active as a Volunteer

"I enjoy receiving and reading the seniors' paper very much. I wanted to write you so many times but I'm not very good at words. I quit school at 14 years of age and went to work. I will be 80 years young (God willing). I am a volunteer worker. I sew for the Red Cross. We meet each Thursday afternoon. Some women knit and others sew. I started to sew when I was 12 years old. We don't sew through the summer months, but bring a supply home and sew on them at my leisure."

Keeping Active As An Employee Or With A Hobby

"Seniors who are employed will live longer, and be an asset to the community. However, it will depend on the work done by the senior. Obviously, a man who has laboured very hard all his life cannot continue to do this. But he will, no doubt, have a hobby or another skill."

Keeping Active Doing for Others

"The main thing that strikes me about it is that it is too obsessed with what can be done for seniors in the way of service and attention generally. Nowhere is there a hint the senior should be encouraged to maintain his self-respect; no hint that he needs a personal hobby or interest to relieve the boredom. Ask not what your province can do for you; ask what you can do for your province."

Keeping Active Through Curiosity

"Curiosity - that's the secret."

Keeping Quiet and Content

"I see no value in skills for those over 75 at the oldest. After having worked all their lives without the advantages of electricity and all the things it is used for, all they want now is rest and comfort and security. I am in my 88th year and do not often find the time too long, as I knit, crochet and embroider when I care to. I could teach the young folk."

THE ATTITUDES OF STAFF AND PROFESSIONALS, AT ALL LEVELS, WHO WORK WITH SENIOR CITIZENS ARE CRITICIZED.

Too Much Emphasis on Theory, Not Enough Concern For The Individual

"Doctors, nursing staff, teachers, counsellors, social workers, staff in institutions and in government offices are often trained in the theories of their discipline, with little or no concept of the realities that develop with aging; environmental, social and physical as well as psychological. The need to preserve the personal identity of the person is paramount. Doctors, social workers, etc. who think of patients and clients as citizens (rather than [just as] seniors) are more competent and more successful in bringing about harmonious compensations for the inevitable (and often remediable) physical deficiencies of aging."

"Some questions are not definite enough i.e. "Education - adequately trained and sufficiently sensitive" could be different. Many are adequately trained but not sufficiently sensitive."

Can The Young Effectively and Sympathetically Work With The Older Person? Do Staff Really Understand, Empathize and Act According To The Needs of The Older Person?

"I don't think a person who is under 60 years can see through the eyes of a senior and understand their needs or wants. My mother died when she was 86. I did try but sometimes resented her and I find now (I'm 72) people in general can't be bothered with 'old people'. This applies to doctors and hospitals in general.

"There are very few (if any) seniors who are practising in any of the categories listed, so the ones who are working are all of a younger age, and who do not have either the experience, and in a lot of cases, the patience to deal in a sympathetic manner with older people."

"The only time I feel like a senior citizen is when we participate in senior citizen affairs. It would seem to me that most of the young people involved in work with the elderly have a notion they are all senile or on the verge of collapse. There are good and bad of course like anything else."

"It is my opinion that those people who work and care for senior citizens have the education and the necessary qualifications for the position they are in but are not adequately trained or, at best, lack the experience to teach or help older people and in many cases these same older people are training and showing the younger paid staff on how to do things and the ways and means of getting the job done."

Attitudes of Doctors Vary - Some Good, Some Bad

"When I am unable to go to my doctor's office, he will come to see me after office hours. He takes a special interest to help older people and charges far lower fees

for people who have nothing else but OAP and GAINS. And he keeps himself very knowledgeable about medical developments but does not use patients as guinea pigs. He is always friendly and never impatient, yet he is no fool."

"Basing my comments on what I have seen in the past five years of almost daily contact with those who can no longer care for themselves. Some doctors are not qualified and therefore not able to care, for many...are no longer interested in medical care for all types of aging. The nurses are not always trained for their responsibilities before they are given full responsibility which they are expected to perform. Society is only recently realizing that outside hospital care, the care of the aged is most difficult and requires the best of care."

Government Offices are Criticized

"We do not know whether or not those various people are 'adequately trained' and 'sufficiently sensitive to the needs of seniors'. Except in the case of Government offices too many government jobs are held by young persons hired mainly for the purpose of answering telephone calls - professional buffers to 'prevent disturbances' to executives and qualified jobholders."

Social Workers Are Criticized

"Most social workers are completely out of touch with reality as they haven't anything to go on but theories taken from books, lectures and never-ending conferences. They should live in institutions with old folks for a couple of years and acquire factual information based on reality. There is no other way. Then you would have dedicated social workers instead of overpaid theorists."

Attitudes At Senior Citizen Centres Are Criticized

"I think it would be wise....to give some delicate guidance to the people who run the centres and clubs for seniors.... I have found that quite often a group of well-intentioned active women in their fifties and sixties take over....I feel this is an insult to anyone's intelligence and I am reminded of the words a senior nurse addressed to us when we came to work among mental patients: 'Remember, most of these people were once fine upstanding citizens giving their lives and talents to their country'. I cannot help but feel the same about our senior citizens and I rail against the infantile treatment they receive from these kindly, misguided people....Surely somehow there is something better than euchre and tea and stale sandwiches."

Volunteers Are Praised

"Volunteer workers often see the person and are in tune with their feelings more than other workers. They are a valuable and necessary part in today's world with their 'sensitivity to needs'."

SECTION B: ACTIVITY

RESPONDENTS DESCRIBE A WIDE RANGE OF INTERESTS

Real Estate And Income Preparation Courses

"At age 70, I took two courses on real estate from the Canadian Property Managers Association and graduated and obtained two certificates. This fall, I am taking a course on Income Preparation."

Aches and Pains Can Be Worked Out Of One's System

"Have always been a very active person. I sang with the choir. I retired from work when I was 69. Many senior citizens sit and do nothing but listen to pains and aches. Getting out, meeting people, helping one another materially and spiritually. If I get pains or stiffness, I work them off."

Tired With Crocheting, Now Interested In Chemistry

"I never received much of an education. There is courses here in the high school such as art, crocheting, making quilts, petitpoint, etc... But I am not much interested in things like that. I would like to study things like the stars, chemistry, atomic energy, fusion and fission even if I am a bit stupid I like reading about these things or psychology, anything but sitting in the house all day with nothing to do, that sends me bananas."

Community Activities Keep Respondent Busy

"I feel it is my duty to fill in the enclosed form. Unfortunately I am unable to help much with my advice, because in Community Life we get so much assistance on all points of view. You might be interested to learn that at the age of 70 and after 44 years in mission I am still working full time. Partly at the centre and partly visiting schools, talking to children about China, Hong Kong and Taiwan, showing them slides, etc. I therefore have very little time left for visiting senior citizens and helping them in one way or another."

Senior Citizen Clubs, Churches, Libraries Provide Activities For Seniors In Smaller Communities.

"We live in a small villlage of about 2,000 people. It has a better than adequate medical clinic and an excellent hospital located approximately 15 miles away. In our opinion we consider both doctors and nursing staff to be very good. We have one Senior Citizens Club. We understand it fills a need, principally in the entertainment field. We have plenty of churches, six to be exact, and if all are like the one we attend then they are supported largely by senior citizens. There are quite a number of retired people here and some, no doubt, have skills acquired in their

working days but there is no community effort to share such knowledge and I doubt if anything was attempted it would not be a roaring success."

Rural Communities May Lack Resources

"We feel everything is being done for seniors in cities and larger centres. The small towns have nothing much but a meeting room, ill equipped for seniors and very poor libraries."

NOT ALL SENIORS ARE ABLE TO PARTICIPATE

Disability May Limit Activity

"Not all seniors, as you know, would be able to participate. For example, [many have poor] eyesight or memory. All could at least try the exercise programs."

Correspondence Courses Suggested For the Housebound and the Shy

"All the listed services would be available; however, I cannot make use of them, since I am often housebound. A month ago I enlisted with the Ministry of Education for a correspondence course in creative writing."

"Since I am a very shy person, I find groups quite disconcerting."

For Some the Expense of Activities May Limit the Choice

"Also here, we have very good facilities but the costs to these functions to 70% of the senior citizens in this area is prohibitive to do, in regards to their income. Therefore I think the costs of these activities and functions to all people over 65 years old should be 25% of the regular prices, with the balance subsidized by percentage with the three levels of the government."

Respondents Have Skills They Would Like To Share

"The skills and experiences that seniors can contribute and are now contributing are too numerous to mention."

"Most seniors have a skill, whether it be baking, knitting, quilting, reading, that each one could share with others. Men seem harder to establish their hobbies."

Would Like to Teach a Younger Person

"As a senior of my age there is no use trying to learn something new, but I do have some knowledge that would be very useful to juniors if they were willing to listen."

Would Like to Use Knowledge To Help Other People

"My wife and I are both interested in travel, and as a matter of fact work on a part time basis, with a local travel agency. I feel that, quite possibly, I could assist people in this area."

RESPONDENTS WOULD LIKE:

An Outlet To Sell Crafts

"Many of the seniors get very weary if one has to report the same ideas each year and when one has mastered the arts and crafts and our childrens' homes are full of needlepoint, leather work, knitting, etc. Why can't we have an outlet where we can sell our work at a going rate as a means of increasing our income. We need an outlet to sell our produce."

To Learn Household Repairs to Beat The High Cost of Repairs

"There are many female senior citizens who live alone and have to pay for every type of repair. How about teaching us how to repair faucets, door bells, small appliances, lights and locks. Maybe also toilet tanks. Seniors do not want to go out at night. A day school would be nice."

An Education Directory

"Adult Education Directory is very informative leaving a great opening for choice of interest."

Financial Support For Volunteers

"Because of increased costs [of driving] many volunteers are shying away from offering their services. Our government should pay 25¢ per mile to encourage more people to serve in delivering meals on wheels, visiting the handicapped, drive them to doctors or even shopping or an outing. Neglecting the handicapped will only result in more loneliness, illness and greater medical costs through OHIP. Volunteers who work through a recognized institution should be issued receipts by their office for the total mileage made each month. These receipts should be made deductible from income taxes. This or some similar method could encourage more people to become volunteers and possibly give more liberally of their time to those in need or handicapped. The majority of volunteers are retired people with a measure of good health and time to spare. Moreover, inflation plus sky-rocketing care operation costs makes it impossible for many of these seniors to continue to offer their services as freely as in the past. Let us remember it is far less costly to use the services of volunteers than hiring more staff by government financed institutions or agencies. Help the volunteer to help our government as well as the needy."

Income Maintenance

Income security is a major concern for many senior citizens. From the letters received, it was evident that many are dissatisfied with current income distribution policies. Respondents' letters impress upon the reader seniors' concern with inadequate pensions. Some respondents also felt that current policies are unfair. The Spouse's Allowance was one special circumstance which disturbed seniors.

Seniors have a wide variety of ways of coping with income problems. Many, however, feel angry about the way they are being treated, in light of the contributions they have made to society over the years. Many seniors, throughout their lives, have practised thrift, and many continue to do so. These seniors have saved and planned for the future. Spending was always carefully planned and luxuries were unallowable expenses. Some respondents expressed satisfaction with this lifestyle, and expressed appreciation for any assistance they have received. However, many others felt hostile. A major source of this hostility is that the greatest amount of assistance seems to go to those who have not planned or saved. It seems that those who didn't plan, who were wasteful, may now be receiving more in the way of benefits than those who were thrifty. This is seen as a type of penalty to the thrifty. First they saved, but now, faced with expenses outgrowing their savings and pensions, they see their security jeopardized. It is getting increasingly difficult for them to maintain their homes. Respondents urge that only those truly in need should be assisted. They also suggested that the old-fashioned but not outdated habit of thrift be practised by Government as well as by seniors.

Seniors looking out at today's society are particularly critical of the attitudes of the young. They do not see the young learning the habits of thrift that they used to prepare for their old age. They fear that these young people do not realize the need to save. The young appear spoilt to the senior citizen. They appear to have many advantages and luxuries that have never been available for seniors. Some respondents feel double crossed. If these young people have it so good, why do seniors get such a poor deal? Pampering the young at the expense of seniors citizens has produced a feeling of anger among these respondents. Respondents claim they are getting a fairer deal than the deserving seniors who have put in many years of contributions. Seniors do not consider themselves a tax burden and they want this myth dispelled. They see that action can lead to increased assistance. A recognition is made that they have been too quiet. Demands for a fairer share may lead to the proper recognition of their contributions to society.

Many respondents have described their particular circumstances and why their pensions are inadequate to meet their needs. Home owners especially have been hard hit by the rising cost of living. Among expenses they mentioned are food, heating, hydro, furniture, taxes, repairs, snow removal and telephone. Expenses common to all seniors include personal needs, food, dental care, prescriptions, clothing and transportation. Car repairs, gasoline and rent are problems for some but not for others. Those living in private homes requested help to maintain them. Subsidization was suggested as one solution to the needs of the elderly home-owner.

A special area of concern was the single person, the widow and the widower. The Spouse's Allowance program has produced much anxiety for widows and widowers. At a time of extreme emotional anxiety, financial support may be withdrawn. The financial demands of maintaining a home are not reduced upon the death of a spouse. As one respondent put it, "It costs as much to heat for one as for two." A pension cut in half or withdrawn totally is unacceptable to respondents. A suggestion was made that pensions should be made available at age 60.

Income insecurity produced by inflation is the experience of many respondents. Many requested that the government index pensions to the cost of living, as to date, pension increases have been inadequate. They also requested help to keep seniors in their own homes, to help seniors living alone and to generally "Give seniors a better deal."

For some the universality of the government Old Age Security Pension seems unfair. Whereas some seniors may have a great deal of difficulty making ends meet, they find it difficult to understand why "millionaires" who are receiving more than adequate private pensions also receive some of the Old Age Security money which could alternatively be used to subsidize the lower income seniors. "How many really don't need it?" one senior wanted to know. The gap between the 'haves' and 'have-nots' was quite noticeable to; and not appreciated by, many respondents. Those dependent solely on the the government pension realize that the management of these funds determines their lives. Those who were close to the level for receiving either GIS or GAINS assistance expressed anger and dissatisfaction since the few extra dollars would make a real difference in their lifestyle. Some felt the Old Age Security Pension should be reduced and GIS and GAINS increased so that only those genuinely in need of assistance would receive government benefits. GAINS was seen as a real blessing by some, who said they did not know what they would do without it. Others were critical of the GAINS system. They felt it was being abused and called for better investigation of those receiving the supplements. Seniors also expressed dissatisfaction with the fact that supplements act as a disincentive to work or to earn or save extra income, since any extra income would result in a cut in the supplements. Some disabled seniors found the forms necessary for GAINS and GIS confusing and discouraging. It was suggested that social workers could help seniors fill out these forms, and

also provide budget counselling to help them make the most of their pensions.

It was suggested that the financial situation of many seniors could be improved by exempting them from various taxes. For instance, home owners (one of the most vulnerable groups of seniors) could be assisted by cuts in income and property taxes. Other seniors saw no reason why they should continue to pay school taxes when they no longer have school-age children. Sales taxes were also criticized as they do not take income into account. It was suggested that seniors should be exempted from paying sales tax on necessities.

Many seniors report that all is not well with regards to income maintenance. Pensions are inadequate and do not keep pace with the rising cost of living. Respondents are dissatisfied with income policies and programs that are unable to meet their diverse needs. Equitable and adequate pensions are requested by these seniors. Assistance according to need, not age is the approach suggested by respondents. Government administration of pensions is preferred because of the resulting standardization and portability. Private pensions were not favoured because of their complexities. Respondents recommend overpayment of pensions to those not in need should be recovered through income tax. A government-administered guaranteed annual income program is seen as a possible solution to pensioners' problems by some. Government restraint was encouraged by many seniors who exemplify just how far money can go when one practices thrift. Seniors also recommend that housing, health and transportation policies should take into account and complement the financial position of senior citizens.

Respondents were unable to agree on the issue of compulsory retirement. Those advocating compulsory retirement point to the high rate of unemployment among the young, saying that young people need jobs not just so they can begin to earn their own living, but also so they can begin to save for their own retirement. Many seniors felt people should have a choice as to whether they want to retire. Some seniors are glad to retire when they reach the compulsory age, while others prefer and are able to continue working. Some recommended raising the age of compulsory retirement to 68 or 70. The mental and physical capacities of a person do not suddenly deteriorate at age 65. However, some respondents have seen this happen to friends and relatives who are forced to retire. It was suggested that pre-retirement courses that teach such things as leisure skills and income management be made available to those about to retire to help them cope with and prepare for the sudden change in lifestyle. Those not in favour of compulsory retirement stressed that the skills, talents and experience of the older worker cannot be replaced by younger, inexperienced workers. Many seniors continue to work and enjoy working long past the age of 65, they pointed out.

Although those over 65 are referred to collectively as Senior Citizens, they are not a homogenous group. Each and every senior has a different lifestyle, different experiences and different needs. Seniors are aware of this and have des-

cribed this in their comments about income maintenance and compulsory retirement.

RESPONDENTS WROTE ABOUT THRIFT

We're Thrifty And We're Satisfied

"I have lots left from what I get and I never had it so good and I am careful and don't throw away carelessly. I live very well, so can the rest of them if they don't waste it."

"As you are trying to help the senior citizens I feel I should answer your question. However, I find myself in a little different category. I own the house we live in and look after my father who is 95 [and] in good health. He has no income or savings of any kind so he gets the supplement and GAINS. I am 69 [and] in good health. I have some savings and I'm a careful shopper so we manage very well at the moment. In these times one must take life a day at a time and make the most of it."

We're Thrifty and Appreciate Help

"About Income Maintenance - I consider myself one of the most fortunate. I lost my husband a year ago in April. I live alone. We always tried to keep \$1,000.00 in the bank for emergencies. We had a few shares also. So far I have been able to keep up taxes and insurance but will have to cash in shares to get the house insulated and painted. I am quite satisfied and thankful for all the government is doing for us seniors. I went through the depression and am used to doing without a lot of luxuries."

"I live on the Old Age Pension and keep up a home but don't have a lot of luxuries but we are well looked after."

"I am 68, wife 62, retired three years. My small private pension is now only worth 65¢ of every \$1.00. Trying to maintain my home is getting harder each year. I do not want to sell. So I appreciate your efforts in our cause."

We're Thrifty But Others Aren't

"Thousands of people (and I include myself), worked very hard, carried many responsibilities, never lost the thought we must prepare for our old age and its problems. We consider ourselves fortunate to get some assistance on our rent. We have an income just about the requirement for 'supplementary'. Personally, I am satisfied. I get by and that is O.K. I know some cases just the opposite, 'there was no tomorrow in regard to planning.'"

"I think the old people are getting sufficient money now to get along on, if they didn't spend so much on liquor, taxis and cabs to go shopping and all around, throwing their money around. A lot of them I've seen, seem to think the more they scream and knock the government the more they will get. I'm sick of hearing [about] some people at the end of their money. I have lots left over from what I get and I never had it so good..."

"When I was young I was taught by my mother and father to save for a rainy day, or retirement. Well, I did just that and I am being punished by the government. All the essentials are going up. Phone, gas, hydro, and no one is doing anything about it. If the taxes keep going up as they are I won't be able to keep our home. We should be helped. I know a lot who...spent everything and now they are getting looked after and going on trips besides.

We're Penalized for Our Thrift

"Why do they penalize a person who saved during the years they worked and use it now for insurance and extra expenses that come up [while] keeping house. Gas, hydro, phone rates go up and it helps having something in the bank. But no, I am getting less on account of it, so are others. If we drank and wasted our money all these years we would be getting full benefits. It's a hard job being honest and I was brought up to always tell the truth and be honest. What a joke."

"Neither my late husband nor I drank or smoked...We did have a quiet late fall holiday...I have not had a holiday for over 6 years, trying to eke out a living on our savings...I did not get any company pension as my husband died suddenly 6 weeks before retirement...What I would appreciate most is a sufficient income to keep my home together...My husband was a veteran, but until two months ago, I was refused any aid. I am now allowed the sum of \$5.00 monthly, after some fuss. I do not want to be 'babied' at the end of my life; I would just like to be able to live quietly without constant financial worry...I am not going to beg. This letter is my point of view...We hear so much about the poverty of senior citizens but that is all it is - talk and no action!"

Can One Plan?

"I have no complaint with my pension and I haven't thought ahead 5 years at my age, but I consider that an almost impossible question since everything depends on how the economic situation develops in the country and a person say age 60 now and workingand having the Canada Pension Plan to look forward to has a different problem than me who has no pension plan except the old age security."

Is Greed The Problem?

"Who said, 'It's not the money - it's the greed for it'?"

"First let me say that I have qualms as to whether I may be considered a martyr to my third age group but it has to be said. There are too many [pensioners] that are squeezing

the economy for every little bit that they can get for nothing. Where is their independence and pride? Please, please stop grumbling and looking for more, more, more. Set a good example to the young and learn to live with less and not think subsidies are a right and not a privilege. It is welfare, pure and simple, and winter in Florida and summer in Europe is not covered by welfare....Let's be honest and help the needy, not the greedy. Everybody must contribute. The quote 'It is what I can do for my country and not what can my country do for me' is still the best attitude for all."

Is There Really Poverty Among Senior Citizens?

"They never had it so good. I asked a lady in this town who I thought was best qualified to know if there were any needy families in this area - seniors or otherwise. She answered that there might be one or two and qualified her answer saying that she might be wrong even in those cases."

What About Government Spending?

"Instead of squandering the money the way the government does in for example the metric system which wasn't needed and cost millions. Could have been put to better things in helping senior citizens with small income or crippled children, etc."

"Many dear old Canadians say they are able to manage well on the Old Age Security Pension. The government should lower the price of food. It is hard on us supplying hotel and accommodation for our M.P.'s conventions etc, etc. Too much comfort, they fall asleep instead of getting along with their work."

RESPONDENTS ARE CONCERNED ABOUT SOCIETY'S ATTITUDES

The Young Should Save, Not Spend

"I feel very strongly that young people should not be encouraged to spend, spend, spend; but to save and invest all they can spare at compound interest to build up an investment income to supplement whatever pension may come at retirement."

"Some money could be used to convince our 15 to 30 year olds that if they saved 2, 3 or 5% of all the money they receive until they are 50 (and compound the interest) they will need no financial help from any government and may even be able to help repay the billions of debt our present governments are piling up for the future generations to pay....One of the silent but growing majority."

The Young Spend and Receive At The Expense Of Seniors

"When I was young I was taught by my mother and father to save for a rainy day or retirement. Well, I did just that and in doing so I am being punished by the government. The young people now are not saving a thing, they have everything and are on the go all the time and when they retire they will get looked after. We do not travel as I had to decide whether

to spend [the money on] travelling or a home with ground for a garden."

"To me our whole system has broken down. The young men live in town, work just long enough to get U.I.C., then buy a car and some do not work for a year or so."

"The government should make it less interesting for an able-bodied man to get along without working; and then in the future we'll have fewer people at senior citizen ages requiring supplementary income [from the government]."

Is One's Ability A Fair Principle For Income Distribution?

"In a society where each produced according to ability and no one was penalized because his ability was less than someone else's, there would be no 'problem' created by old age, youth, physical disabilities. The only 'penalty' would be incurred by laziness - and I do not believe that the unemployed are mainly lazy, nor are young people or the handicapped or all us oldsters if we have been properly raised. The difficulty with a program of 'production for use, not for profit' and of 'from each according to his ability, to each according to his needs' is that no one so far has been brought up to see that this is the only fair way to live."

Action Needed to Influence The Distribution of Money

"I resent the inference that I am a burden on the taxpayer. I am a taxpayer and have paid dearly all my working years to support 'frills' for other people. Some of the youth programmes are the most ridiculous. They spend government money and are accountable to no one! It seems that if one can assemble a 'pack' (numbers are necessary) a grant is available for almost any project but a 'lone wolf' cannot be heard. While I practise every known economy I see nothing but reckless waste and extravagance..."

"I wish to comment on the statement that was made by a member of parliament that senior citizens 'do not push hard enough to get more help from Ottawa'. I agree when I see how much government money is being wasted, and we, who did without and worked through two world wars to keep Canada free are living at a poverty level. How can we get together on this? Would you prepare a petition to be cut out of your paper and sent to your office to be forwarded to Ottawa?"

RESPONDENTS DESCRIBE THEIR INADEQUATE INCOMES

Income Not Adequate For Our Needs

"We find our OAS pension supplement and GAINS together with a small return from savings inadequate to provide for our needs with the high cost of living, food, heating, etc."

"I live entirely on my pension. I don't see how some people that have such big rent to pay manage to live. It's bad enough here."

"On the pension we get we can't go and buy furniture and mattresses."

"I am not quite 65 but my husband is 73. My husband and I have government pensions of \$300.00 per month plus \$300.00 from mortgage and interest - \$600.00 per month. Half this amount goes into rent, utilities, phone, gasoline. The other half takes care of personal needs, food, gifts, dental care, prescriptions, clothing, travel, car repairs."

Household Expenses Are the Same For One As For Two

"I would like to add, with two people you can cope with your home if [you] are healthy, [but] a woman left alone has her income reduced a lot. She still pays the same for her house taxes, oil, repairs, snow removal and so on."

"Why should a married couple living in their own home get more in Old Age Security than a single person trying to live in his or her home? It costs just as much to heat a home for one as for two."

"Since my husband died 3 1/2 years ago, it has been a nightmare. Everything has doubled. It costs no more for taxes, hydro, telephone, etc. if there are two of you than it does for one person. Yet if you are alone, it all has to be paid on one pension. I agree those that can should stay in their homes, but unlike people in apartments we are not subsidized in any way to help us do so."

"The reason I feel government pensions should be raised is I am a widow for 26 years and only get half what my husband would have got but still have the same bills to pay.... I have managed so far to keep my roof over my head but fear the future if I am spared."

Increases Are Not Enough

"I find a retirement saving plan is no good in times of inflation. The total of my expenses in 1977 is \$468.52 more than in 1972. This is an increase of 54.03%. My retirement annuity of \$914.52 is unchanged. It should be 54.03% more, or \$408.64."

"We appreciate the \$12.00 per year (or \$1.00 a month) in pension increase, but it does not keep up with inflation."

Help From The Government Is Requested

"I have arthritis in my knees and legs. We have our name in to 6 senior citizens homes. We are on fixed income and we suffer by it. I have some bills to get paid up. We are honest and if you have money you can get anywhere, we have found out. So if you can do anything for us we would appreciate it. P.S. Our rent has been raised. We don't live in our own home."

"I know that most pensioners would stay in their homes as long as they could, if the government could give some kind of help to do the larger repairs. (Let's try to keep the pensioners in their own homes.)"

The Senior Citizens (The Needy and Less Fortunate) Deserve A Much Better Deal

"In many respects I strongly feel, that the senior citizen (especially the needy and not the wealthy) is pushed into a corner with no regard that at the time when he was in the work force, he paid taxes etc. and helped to achieve the goodies of the day that the younger generation enjoy in full. I do not envy the younger generation but certainly, protest and declare the senior citizen (the needy and the less fortunate) deserves a better deal."

The Spouse's Allowance Described As Unfair

"I am not a senior citizen (please do not stop reading at this point) but I was married to one and enjoyed the benefits of his pensions and the security it provided so our savings in the bank could be used for extras such as insurance, taxes and repairs...I became age 60 on July 5, 1978 and looked forward eagerly to my first spouse's allowance cheque but on June 18, 1978 my pensioner husband passed away and with him went all his pensions and my spouse's allowance. No one can imagine my anguish and heartache when at old age security office I was told I get nothing until I am down to \$1,500.00. Then I can apply for welfare...What is this magic age 65 that entitles one to so many benefits whether one needs it or not and I know there are many who do not need it, but get it just the same as those who do. Widows who are not in the working force [and are] under age 65 are not entitled to anything until they are almost penniless, a very insecure way for a widow to live. I'm just as much 60 years old as if my pensioner husband were alive...I'm not the only widow with a no-income problem. We do not want complete welfare, we just want assistance to supplement our savings...I would suggest that a non-working widow age 60 to 65 be classed as a senior citizen and receive the same benefits. After all she has the same bills to pay....I remain the widow of a pensioner."

"As a senior I fail to understand the thinking of the government. I became a widow at 58. My late husband was on pension, I am not yet 65, so do not receive the pension. This seems most unfair to widows who like myself are on a fixed income. Now is when I need help, not after I become of pensionable age."

"I am a widow living alone in a home we bought in 1926. My husband died in 1969 leaving me with no bills and some income. Since then, inflation has hit us. To keep my head above water, I invested and have a reasonable income that I could live on comfortably if so much was not taken away by taxes...I feel that if the government can do so much for the bums then a thrifty hard working person should be allowed to keep

sufficient of their hard earned money....I don't need help from anyone. All I need is to pay out less in taxes so I can use my money to take care of my own needs."

"There is a magic financial situation when a married couple depend on their combined pensions including GAINS, then one of them dies. Just when there are heavy extra expenses combined with emotional trauma the household income is cut squarely in two. It is an abrupt change without any corresponding alteration in the cost of heating, light, water, taxes, or rent but with the added burden of funeral expenses. If the basic pension were not paid to this higher income group, the savings could be used to subsidize widows and widowers."

"Old age security should be available for women at age 60 or spouses allowance should be easier to obtain. Many wives have no income at all and are badly dependent on husband's income. In this era, two cannot live as cheaply as one."

RESPONDENTS EVALUATE INCOME DISTRIBUTION POLICIES

Universal Distribution of Old Age Security Cheques Criticized

"When you are able and willing to work, why should the supplement be cut off at \$7,300.00 and you are only allowed to keep half what you earn over \$7,300.00? Why should millionaires draw the old age pension? Or people with private incomes over 12 to 15 thousand a year?"

"For years I've thought that millionaires don't need and should not get old age security pensions. It's not fair."

"I do not think the old age security is administered fairly. There are people in my building who drive big cars and spend half the year in Florida. They pay the same rent as I do, and bread and milk cost me the same as they pay. I come within a few dollars of the supplement and would appreciate a little more old age security, but don't think everyone should receive it, especially not a husband and wife. I am a widow and crippled with arthritis."

"I would like to know how many receive the old age security cheques that really do not require that additional income. For instance, Gordon Sinclair is one who publicly says he doesn't need it but it's pushed on such higher income persons regardless. Without increasing the amount currently paid out - why not ask or perhaps use legislation to take away OAS and divide what is left among the ones who actually need it."

"Canada Pension Fund, Old Age Pension, and Family Allowance are given freely by the government equally [to] the wealthy and the poor individual. A line must be drawn from where the wealth starts and the maximum poverty can suffer and endure."

REGULATIONS GOVERNING SUPPLEMENTS QUESTIONED

Is Thrift Discouraged?

"Now, I have no complaint about a policy that ensures that senior citizens should have enough income to live comfortably in this land of plenty; but I have thought that people who have been provident all their working lives, and who do not claim the supplement, should not be penalized because they are not free-loading on the public."

"My husband and I gave up quite a few personal wants simply because we thought we should be saving for our old age - now - because we saved our money, we are penalized."

"As things now stand, any increase benefits those who have private income. An increase in old age security is taken off GAINS cheques so that those who really need it receive no real gain... P.S. This really hurts because hydro and gas are increasing so unreasonably, even more than food."

"I think it is not fair to give GAINS to the retired who have the CPP and to some not. For example: we don't get any GAINS because we were stupid, we worked all the years, saved, paid our mortgage on our house in Toronto (which was not easy), sold it and [now] hold the mortgage. So, we have 'too much' income besides the CPP and Old Age Security. I am the only pensioner (born January, 1913). My wife is 59 - so, she gets nothing."

Why Are Seniors Receiving Extra Income Discouraged and Penalized?

Why? Do people who worked and paid taxes all their lives and saved for their lives and saved for their old age be penalized by being deducted because of some small income? Seems that the lazy ones who lived off of relief, unemployment, etc., get top pension plus guaranteed income plus GAINS. Why?"

"I strongly feel that any married couple, where the wife is several years younger, and due to a stroke, is receiving a Disability Pension, that [her] income should not be reduced when her husband receives an increase in his OAP due to the [rising] cost of living. I feel the present Guaranteed Income 'GAINS' for married couples should be increased and the wife's pension should not be decreased. It is degrading to 'rob Peter to pay Paul' and the method currently in use is deplorable."

Individual Costs (I.E, For Dependents) Are Not Considered

"It seems to us that when reviewing the amount of the GIS and GAINS there should be a column requesting information as to commitments on rent or dependents - also, what about those who have to help low income women relatives [who are] 60-65 years old."

Equality In Pensions For All Should Be A Goal

"I believe we should pressure government to gradually bring about an equal pension to all whether he is an alcoholic or a bank manager and to clamp down on waste of our natural resources, for if we are concerned only with ourselves and not with the future race, what have we got to live for?"

"The pensions as they are, are reasonable. It is necessary to remember that many over 80 years contributed little or in some cases, nothing to the fund in a financial way, but through their persistence and faith in this land brought us all through the years 1929 to '45. Hence, they are as entitled to a decent maintenance as any member of the financial world."

"Old age pension should only be given to people with incomes of less than \$10,000 a year. Supplementary pensions should be done away with. All seniors with less than \$10,000 a year should have a pension of \$300 a month."

"Assist according to needs, not necessarily age."

"I think that the pensions should be paid at a rate which would be suitable for all pensioners - such as \$300.00 a month, with no strings attached."

"The \$159.79 a month old age security certainly is not much security unless one has another income. Canada pension was supposed to provide this, but does it? The Counsel of National Welfare pointed out, and Minister Monique Begin reported this, that: "The people with the higher incomes pay less, maybe only half of what the lower income people pay, and get the maximum pension (because it is tax deductible)." It gives nothing to those who need it most, the older pensioners. It gives little to people with low incomes. But for the rich, who don't need it, as they get good company pensions anyway, it will mean an extra bonus at a bargain price. The least the government should do to bring some justice to the system is to give everyone the same pension. This would save administration costs, too, if it was combined with the old age security to make one adequate pension for all."

"I've enclosed your questionnaire, but I firmly believe that the Old Age Security Pension should be at least in the region of \$360 per month for everyone. I find when...we had a raise in Supplement and pension, it would be \$271 together ...some have it, others don't, this should be raised for everyone."

Government Responsibility For Increasing the Income of Pensioners Is Recommended

"The increases should come from both Government Pension and Additional Services."

"I feel Federal Government Pensions are best because it allows more freedom for workers to change jobs - and not be

tied to the hope of company pensions. An increase in Old Age Security - rather than GAINS - would give all provinces a more equal share and give people more freedom [to move from one province to another]. For instance, Alberta is healthier for arthritic and rheumatic people [while] some people need the sea air of the Atlantic provinces. People could move anywhere [and] it would be more unifying [for the country].

"I favour increasing Old Age Security for the simple reason that my own private pension is not "indexed" and it is most unlikely that it ever will be. In my own case I have received but one increase in ten years and that with the caution that it would not be repeated. I doubt, therefore, if private pensions are the answer as they are presently constituted. There is too much variation, with some plans being rather fancy while others are mediocre. In my opinion, our Parliamentarians appear to do pretty well for themselves with the taxpayers' money."

"Here I feel strongly that if additional income is to be given to older people it should be through the Old Age Pension. People who receive the GIS and GAINS also as a rule receive subsidized housing whereas there are thousands of seniors who by prudent saving through their working years have managed [to provide themselves with] a retirement income....which seems to prove that with the present state of affairs one is foolish to be thrifty. If the wealthy also receive the OAP they return it through income tax, and the additional money would certainly help many others who would not benefit through an increase in supplementary income."

"Lots of seniors need a bit more money to live and lots don't. For those who need it, use what is already there [take the money from those who don't really need it.] For these people, this sounds like a mean situation and maybe it is, but for people who honestly need it, they don't mind. And ...other people who have [managed to] save a few dollars ...should not be forced into spending their last saved dollar in order to live."

"I think the course of income for the next five years should come from the Federal Government by decreasing staff, and also decreasing their income. We have far too many people in this Government and far too much going out on unnecessary pleasures and entertaining."

Guaranteed Annual Income Plans Proposed

I [speak for] an estimated 80% of all people over the age of 65 who own their own home, [and who do not have] an income large enough to meet their needs, let alone keep their property and buildings up to the standards that are required by law and [building] codes that now exist. The Guaranteed Income Supplement and GAINS should be made available regardless of their income to all people 65 years or older who own and maintain their own home."

"Since everybody gets OAS and only those who need it get GAINS, the correct way to increase [aid to pensioners] would

be to increase GIS and GAINS, and also additional services. Of course, the fairest way would be a Guaranteed Income for all. Those who can afford it should be helped to increase private pensions and savings, etc. (through income taxes.) Those who cannot afford it should be helped with Government pensions.

"So, what government should do is:

- 1) a guaranteed income plan - or
- 2) a better pension plan (I prefer the first)
- 3) a better property tax plan for retirees (Provincial or Federal)
- 4) cheaper transportation (gasoline tax credits, insurance credits, etc.)
- 5) cheaper housing for people that cannot afford them [their own homes].

This is the consensus I found among Retirees."

Respondents Claim Abuse of GAINS

"I think from information I have gathered that in very many cases "Supplementary and GAINS" are much abused. The latest proposal of the Government to increase "Supplementary" for people with "insufficient income" is discriminating."

"I think anyone on "GAINS" should be investigated, [and] if they have any money in the bank or in stocks they should not receive any GAINS."

"What we think is not right is that some seniors that have savings (say 10-40 thousand dollars) just have it in the bank at chequing interest of 3 1/2% instead of at least saving rates so they get higher supplement and GAINS-- this is very wrong."

RESPONDENTS QUESTION TAXES

Tax Reductions Would Benefit Home Owners

"It is my opinion [from] what I have seen and heard on my travels throughout North America at least, that a very large reduction of the tax burden, (that is municipal, regional, provincial and federal taxes,)[and the] reduction of interest and carrying charges, to all home owners 65 years old and retired should and could be made ...as soon as possible....,so that ninety percent of these people could live out their remaining years in their own home in the location and district that they have lived in and enjoyed over the years."

"by the reduction of the regional and municipal, water and sewer taxes by at least 50% on the primary holdings of citizens 65 years or over and who have a taxable income of \$8,000 or less."

Senior Citizens Question Paying Education Tax

"Why do pensioners have to pay educational taxes when their children haven't gone to a school for 15 to 20 years?

I think it is a good question."

"Seniors living together in their home and not collecting any supplementary income and hence no burden on the community or government should not have to pay school taxes on their homes, provided it is occupied solely by seniors."

"by removing all school taxes to all home owners sixty-five and over."

"Seniors who still live in their own homes and are 60+ have to sell and live in government apartments should no longer be taxed for schools, all their lives....especially those 60+ with income at the poverty level."

Tax With No Relation To Income Is Wrong

"Why must those people whose income is below \$10,000 (and that means buying power below \$6,000) have to pay sales tax on necessities - shoes, clothing, personal and hygenic needs? Why must they educate another generation. Some have paid for four or more. Homes they sacrificed to buy must either be sold because of high repair bills and excessive taxation...or watched gradually falling apart."

"I am opposed to sales taxes - they should be eliminated and replaced with income tax. A tax with no relation to income is wrong."

Lower Income Tax Is Requested

"I am not clear as to the intent of your query on savings and personal investments. It does not sit well with me that while my income stays fixed I still have to pay an increasing burden of taxes after retirement."

"I am 66 and if your department has so much money that they are looking for more ways to use it, I suggest it first be used to reduce present taxes."

"Lower income taxes is required for single older people living alone to help happiness, security and independence. Many did abandon pleasures, etc. by saving for later years; now these investments are taken from them due to income taxes each year while the spenders are receiving welfare, etc. and cheap rents."

Government Bonds Should Really Be Advantageous

"It is not fair that in cases where they had been able to put away some money in their earning days into Gov't. Bonds for their retirement that they should now be forced to pay tax on the interest, which will cut down on their supplement and GAINS so that they will be no better off financially than if they had never put these bonds away for their retirement years."

"What I feel is that it is improper for the government to advertise to those approaching retirement that they should "save for the best years of their lives". Granted that these investments might be little better, the government has encouraged a form of false insurance for senior citizens which in the end is of benefit to itself but not to its citizens. I propose that such bonds, falling due on retirement, should be cashable without the added penalty of a second income tax."

Programs for Homeowners Necessary

"My hat is off to the Ontario Provincial Government for their far-sightedness in the rent rebate program - I am able to remain in my apartment where I have been for some 13 years."

[I am] a homeowner and now retired from the work force and [have had] my income reduced by approximately 50%....but the costs and requirements of keeping my home and property in good repair and condition, and the cost of maintaining a good diet and good health are still the same, and rising every day [and] still have to be met."

Applications for Supplements Are Unmanageable for Some

"How many seniors realize they can get help? A lot [are] too proud to ask (of the old school type, nobody must know my finances). Many widows, who are entitled to Canada Pension or GAINS never apply until somebody in a social group mentions it to them."

"Many senior citizens with public school education only, married young...[and] who never had to make out an income tax report, should be entirely relieved of this burden and responsibility in order to qualify for Ontario Property Tax Credit.... I am nearly 74 years of age...badly crippled...with no relatives to help me... I qualify for these subsidies which I cannot afford to lose but am completely confused by requirements necessary to qualify for Ontario property tax credits, etc.... Surely there must be a simple way to award these required subsidies to senior citizens, [who are] often times crippled, sometimes mentally deficient, but in many cases put to considerable inconvenience, embarrassment and some expense...due to lack of knowledge and/or help [and] stand to lose these credits [which they can] ill afford to lose."

GAINS is a Blessing

"GAINS is a blessing as one knows that on the 15th of the month a little is on the way. This is one place where social workers and counsellors fall very short on the job - advice to our old folks, how to budget their money. Many are starving by the time the cheques arrive - or borrowing from anyone who is a soft touch."

RESPONDENTS DISCUSSED RETIREMENT

We Agree With Mandatory Retirement At Age 65

"I agree with mandatory retirement. How else are young people to be provided for in the way of work."

"Mandatory retirement, yes - to give the younger people work to build retirement income."

"Mandatory retirement is a must, especially with our government employees, especially with our politicians."

We Think There Should Be A Choice

"If someone wants to retire at age 65 or earlier, fine, but it should not be mandatory. I speak only of Ontario... I have seen a man being retired and 2 weeks later he was dead of grief and his wife died 2 weeks after that... We are much healthier now, with universal health care, most of us don't even look our age. All the plans the government implements are fine, but the average 'Joe' wants to do his thing with the least interference, he is happiest that way."

"As for mandatory retirement, the pros and cons are many and it would, I should think, depend on the individual person's capabilities."

"Yes, retirement should be mandatory at age 65. Reasons: This provides enough time to prepare for it, both financially and mentally. Most men have to be taught the proper use of leisure. Leisure means more than time to play cards and checkers.... Most tradesmen do not learn how to use leisure. To them, retirement is boredom. Public libraries have scores of books on the subject. If a tradesman works until he's 80 or paralyzed, he has not LIVED."

"Wife says NO, reasons: Who decides what the mandatory age should be? Aging varies greatly and the skills of many very able people are lost when too early retirement is forced upon mentally and physically active people. Also, many have few interests outside of their trained abilities and decline when cut off from a full life in the work force."

"There are two sides to this. (1) If a man is a confirmed "workaholic" and won't retire when his wife could use the holiday time and he could use the holiday time, then he should be made to retire. Also if he is holding up promotion of younger men, he should be retired or moved to another job. If a man can take the extra work after 65 and his wife is agreeable and/or if he needs the extra money, then he should be allowed to work. The bosh about keeping him at work because otherwise we lose his skills is just that, 'bosh'. His skills are still available but now in a volunteer capacity and in a more relaxed atmosphere."

"The retirement age should be raised from 65 to 68-70 years. Unless retirement is forced by reasons of health problems, in such cases full pensions should be made available from age 61 without a means test."

We Disagree With Mandatory Retirement

"Mandatory retirement is the most foolish thing ever done to energetic workers and was more or less forced on us by unions, who in most cases are not so interested in good workers, but in making things easy for the lazy... Many are forced to retire when they have just reached their peak."

"I do not agree with mandatory retirement. As time goes on, there will be more older folks, and FEWER CHILDREN. The answer would seem to be self-explanatory. The skills learned over a life time should not be thrown away. At this point in time, there are a lot of young people hoping to replace a senior when their retirement comes up. But this is impossible. It has taken the senior so many years to arrive at his peak of knowledge and experience. Young people starting out will have to start at the bottom, not the top."

"At 70 (next month) I find I am still in demand as a secretary and am quite happy working on a part time basis."

diet and good health are still the same, and rising every day [and] still have to be met. Therefore in order to keep one's home and living standards at par or at break even at least, [I would like to see] the reduction of property tax or rebates [on this tax and] the removal of all school or education taxes on the principal holdings of people over 65 and having a taxable income of \$10,000 or lower."

Help Is Expensive And 'Red Tape' Frustrating

"I am a poor writer as I only had 9 months of schooling in 4 years. What I want to explain to you is this. The government helped people to pay to get their homes insulated. I did mine the year before they offered that help but I wanted some electric work done [as well] and I thought they would help me do that, but no, they told me the city would help me. So I went to the city and they said yes, [they would cover expenses] up to \$1,000. I would have to pay \$200. So a man came...and got all my history and said that the building inspector would have to come. My house had only four fuses and I was fed up with blowing fuses. I could have waited six months for the city red tape for a \$200 job. Then the city had a piece in the paper saying how slow the public was in coming forward to get help [and] that was what they were waiting for. Everyone says you can get help when the only way I have found help is to do it myself.... I never go to shows, no holiday, that is how I [manage] to get things done. I just get the Old Age Pension and supplement from the province.

"I, myself am 88 years of age, crippled with arthritis but I continue to look after everything, but now I have to pay expensively for all outside help - garden, lawn, etc."

A Solution is Needed

"Living in an old family house in need of repairs, where does one go for help? Contractors only want the big expensive jobs, not small house repairs. Workers are unionized to the hilt and live only for the Big Dollar and charge high fees. A house owner is afraid of being overcharged or getting a sloppy job. Seniors need some contractor in the community who has been approved and who would do house repairs at reasonable rates and in a satisfactory way."

Senior Citizens Identified the Need For Home Support Services

"I love my home and this is where I hope to stay just as long as I can. One of our problems is getting help to do small jobs. I have had different promises for someone to fix our bathroom tiles but no one has come."

"It is also hard to get someone to do odd jobs. The cold winters are especially hard for me as I have very poor health."

Medical Home Help Is Needed

"I am saving the government thousands of dollars looking after my sick husband and now my health is getting impaired. We need help for the elderly in their homes."

"We have no personal knowledge of institutional care and prefer to live in our own home. It would be pleasant to have a doctor or nurse call at our home."

"I think seniors should be able to get more help, especially where they have a broken limb. I broke my leg and had a cast from hip to toes. I got real good care and then I got a walking cast. I managed fine until I had to get the cast off and could not get anyone to help me at home and was very nervous and weak and nearly passed out at the elevator and could not get [to] therapy treatment as I couldn't manage the buses and could not afford a taxi all the time. Why couldn't they have someone come to my apartment? My leg still bothers me. So this I think could be looked into."

"Of great importance to many elderly individuals (in times of sickness or physical inability to get around) would be a service providing for home deliveries of essentials such as groceries and medical items."

Help Getting Groceries To the Home Is Needed

"I wish we could get our groceries delivered."

"A great many senior citizens [who are] without family, friends [and who are] entirely on their own have a very serious problem re food...not only the cost of same, but getting it home without excessive cost. Taxis are very costly on their own, and then, (such as in my case, unable to carry parcels up flight of stairs to apartment where I have lived for 20 years,) it becomes a prohibitive cost which I can ill afford to have parcels delivered right to my door. This is a problem of considerable concern to many senior citizens, I am sure, and a problem which is deserving of your consideration."

"Lack of services [is a problem], particularly as I am living on the top floor of a triplex (my home for 20 years). [I am a] heart attack and stroke victim [and] unable to carry parcels, particularly heavy food, milk, etc... Parcels from the supermarket by taxi [is an] expensive service, [and I am] unable to afford the additional expense...of driver carrying parcels into my home. Some help for service from supermarkets and other stores should be arranged with crippled and aged senior citizens particularly in mind."

Help With Household Maintenance Is Needed

"Help with minor indoor, outdoor maintenance such as cleaning windows, lawn care, snow shovelling are very important."

"I live in an older house which needs repairs time and time again and it costs me a lot to hire someone to help me. They know I am a widow and alone and they really soak me to do anything. If someone (perhaps a senior himself) could be available to hire at a reasonable wage for small jobs, repairs, etc., it would be a blessing to many seniors. We also need more senior citizens' taxis to take people shopping and to the doctor."

"It is very hard to get help in winter with snow removal. Friends will tell you how hard a job we had to get anyone for shovelling snow. If you called up maybe they would come three days later. I plowed through snow to get food to neighbours. I didn't get a cold for I took Vitamin C all winter every day."

Home Help At Reasonable Costs, And By Reliable People is Needed

"I find men very cruel when I have to have something done to the house. One gentleman told me why should I work for you when I can get twice as much from someone else."

"Any senior citizen who requests and is found to need help in maintaining their own abode, whether apartment, house or rooms should have access to Government sponsored agencies which will give the required services, [such as] shopping, and/or cleaning. I hasten to add they should be made to pay according to their income. Also, if they can't pay, they should have the same services

"Re housing, I think the longer seniors can live at home, the better. It has got to cost the government less money. But at times seniors do need help for different maintenance jobs they can no longer do. Student help is good but not all old folks can afford it. So maybe the public health department would be a contact point where a person could get some part time help, such as painting when it becomes necessary, or washing walls, maybe once a year."

"The idea of free services should be phased out. The agencies providing services would be obliged to improve the quality and the person receiving the service would be in a position to see they received what they went for or know the reason why. Even a very small payment improves one's self-image."

"I had my hair done in my home. Now the subsidy has been cut off. We don't mind paying something for the services."

SAFETY AND SECURITY ARE TWO CONCERNS OF SENIOR CITIZENS

Safety and Security Design Features Are Recommended

"There should be an arrangement for seniors to register (that is, those who are living alone in a home or apartment) and they should be called at least once a day, to see if they are well, and if they need anything. Many seniors who are well and active, might fill this role. It would also help to relieve loneliness. This could be done through senior citizen groups or clubs."

"[there should be] some type of short signal to alert others such as police by alarm or phone."

"All people living in apartment buildings should have peepholes in the door as well as strong chain locks on doors. High rise buildings should have regular inspection of fire equipment, hallways, stairways, locker rooms, garbage rooms, laundry rooms, garages. Monthly fire drill for residents should be held, with previous warning so that tenants will not be frightened. A lecture on "What to do in case of fire" by a fire chief or senior officer would be invaluable, I think."

Community Responsibility is Recommended

"Better law against the criminals, more power to the police against the rowdies, capital punishment. Make the parents responsible for everything that the kids destroy or damage."

"In every city, town, or village, where break-ins, vandalism and attacks on senior citizens are prevalent, then is it not advisable for the town's council to implement a curfew.... according to their police files? This would show most attacker's ages and then [help] the police enforce such curfews."

"Enforcement of the speed limit 50 km/h in cities, towns and built up areas as required by the highway traffic act, and preventing the use of bicycles on sidewalks, which in most cases is also prohibited by law, would certainly improve the lot of the senior who appreciates the pleasure of walking. This has gotten completely out of control in both cases and we can expect some serious accidents if steps are not taken."

"While services of the kinds described may be available in my area, but at my age (which is 85) I find it difficult to get to the services and would like [them] brought closer to my area and closer to my door. I would particularly like to have better protective services available. My area has become a place where it is difficult to go out at night (to walk a dog) [because] knife fights have occurred right near our front lawn."

HOUSING DESIGN IS EXTREMELY IMPORTANT

Housing Geared to Health

"I think that people subject to strokes and those with a heart condition should not be in those very high rise apartments (16 stories). Four stories is high enough. Heart condition people need air, not the confinement of 16 stories in a stuffy elevator."

"There is a need for smaller apartments. Making over some of those town houses should not cost so much, and I think the people would be in better health and happier."

Privacy

"The building I am in is a nice size, beautiful large window

low enough to sit and look out, surely the corridor could be twice as wide [to] give us privacy. You can hear every word that is said in an apartment if you're in the corridor, also you can hear anyone on the phone."

"Doors should not be opposite one another."

Outside Areas

"Some places have rows of houses with individual entrances, they have ground for lawns, flowers or vegetables."

"it seems to me that senior citizen housing should have some provision for outdoor activities without going to the streets, access to adjacent parks or other outdoor activities to keep one in good health."

Sauna And Solarium

"In the wintertime there should be a solarium where people could sit in the sun."

"A sauna and pool would be healthful and enjoyable."

Windows are Too High

"The builders and those who plan our buildings have one fault, the windows are too high. One cannot sit to look out. You would need a neck like a giraffe, or a bar stool. We have a nice view, but we must stand to see it. The sun rises and sets; how nice to be able to see this from the comfort of a rocking chair."

"My mother, 89, lives in an 8th floor apartment, not a building for seniors, necessarily. By standing at her window, propped up with her elbows, she can look outside. The living room window is lower but when seated, the only view is the tin wall of the balcony. She is alone for hours at a time and no longer has health or energy to keep actively busy. Whether 9 or 90 we need windows we can see from."

Planning and Development

"if pensions were sufficient there would be no need for subsidized housing, and it could be left to developers to construct suitable housing. Usually they do that more efficiently, and in the long run, it would be less expensive than all the housing agencies they have now. As it is now, however, I think that senior citizens should themselves be more involved in the planning and administration of the housing. I would like to live in a senior citizens' apartment, if they had 1-bedroom apartments for singles. Another feature I would like would be a cafeteria, where one could buy one hot meal a day without losing kitchen facilities. Thank you for sending us the questionnaire so that we can have some input in the planning."

"I understand there is a senior citizen's apartment building where each one has a small apartment and is free to bring part of their most loved possessions. Also there is a dining room which gives dinners. I cannot understand why some far-seeing developer hasn't realized a need for such a place and built several. There are no hand-outs involved here. I should think in such a place there would be a nurse on call because we are in the age bracket where we can't cope with flu attacks, have painful bouts of arthritis and are prone to broken bones if we slip on icy walks."

"Owing to my advanced age, not far off the hundred mark, I find it difficult to express myself, especially in writing. However, I will try. I find one of the greatest weaknesses in our system with regards to the elderly is him or her in a small apartment. They may be able to take care of themselves, which is fine. [However] they need some sociability, someone to call on them, talk to them, or have a laugh with them. If this is not done, they may soon be unable to care for themselves. Solitary confinement is wrong for the elderly. It may even be wrong for criminals."

HOUSING POLICIES MUST BE FLEXIBLE

Emphasis On Housing Location Is Recommended

"Some concern should be given to [the sort of] development where they [seniors] have lived previously."

"I feel this quite strongly. Over four years ago I was moved to a part of the city away from my friends, church, etc., and have only one or two relatives left closer than 355 miles."

"All over Ontario, now, Retirement Parks rent the land. The senior citizens have to pay tax, maintenance fee, rent for this land. They make money still on retired people who have only a fixed income. We would like to own the land, and to have it nice and peaceful in a retirement subdivision."

One Year Residency Questioned

"Sometimes senior citizens find it necessary to relocate for their own well being, such as being closer to sons and daughter who could help them in many little ways. At present, if a senior citizen moves to another location they must reside there for a year before they become eligible for a senior citizen's apartment. This doesn't seem fair to me so long as they stay within the province of Ontario. I find myself in this position so, I shall have to pay a high rate of rent due to this restriction. I would greatly appreciate having this matter reviewed."

Exclusivity of Senior Citizen Building Questioned

"I am 83 years old and would like an apartment but I have a disabled son who served in the armed forces and while in

Germany he was taken ill and had to have two brain operations, therefore he is permanently disabled. Now my question is, why can't apartments be built for seniors in my position so we can still care for them [our disabled relatives or husbands.]

Re-Evaluate Taxes For Senior Citizens

"Freeze property taxes at the age of 65 years."

"Re increases in home and property taxes, I would like to see all home owners exempt from any further increase in property tax at the age of 65 years. I feel this would lighten the burden on a fixed income at this age. I have written to my local M.L.A. about this and have received favourable comment on this subject but no action."

"Seniors should get a break in taxation."

"The over 65 should not have to pay the full school tax rate. A reduction should be made in this."

Information is the Key To the Effective Use Of Resources

"I was able to answer so few questions specifically that that fact in itself may be of interest and concern to you. In short, what services are currently available to seniors living on a farm or in a small village?"

"The necessary information required, such as to building codes, updated rules, regulations and changes and amendments to same, etc. etc, should be made available to all who request them, and from one source in any given locality. The reason for this is that as many or as much as 60% of the citizens over 65 have no way [of obtaining this information] or can't afford the price of even a newspaper ...or to retain lawyers to look into their problems, but [must] rely on passed down information from other sources, which is 99% inaccurate at best."

Rural Difficulties

"When anyone is sick in the country, you can't get a doctor. They tell you he is busy, not available for a couple of days. They make an appointment for you to come in, in a couple of days. He looks at you, gives you a prescription and sends you on your way. Maybe if you are lucky he will see you again in a couple of months."

"Am I one of the vanishing species? Of the many services available to so-called rural seniors, none of them can I utilize due to my situation. I must be "rural-rural", that is, not in a town, a hamlet, etc., but out in the farm (and in a farm house much older than I am, barns and outbuildings also, and all needing maintenance.) It is easy to suggest that I move to town, but my 51 years spent here in hard work in the field and in dairying, etc., were invested here and I would be a fool to abandon it. In partnership with my late husband we began from "scratch", not with a farm loan that

would furnish all the comforts."

"The only consideration I need to be able to remain and survive here, is a subsidy [to help with] hydro bills, telephone (which I badly need to keep), furnace oil to heat the house and keep the water pipes from freezing...and the same privilege as my town dwelling peers, [that of] transportation at lower rates. My state of health calls for frequent visits to the doctor and hospital for tests. I pay full taxi fare, all of which devours the Old Age Pension. Whatever is in the bank account I have earned and it is there to meet the unexpected maintenance costs which soar every time a contractor or repair man fixes a motor, a water pump, a roof, a window. Many of the repairs I do myself. I do not need entertainment or recreation. I do need the equivalent spent on such services [as] practical help [and] subsidization of maintenance bills. [It is] depressing news that Bell rates are to be increased. I resent the inference that I am a burden on the taxpayer. I am a taxpayer and have paid dearly all my working years to support "frills for other people". It seems that if one can assemble a "pack" (numbers are necessary) a grant is available for almost every project, but a lone wolf cannot be heard. [For] 2000 years widows have been exploited and the game continues."

From a couple living in a rural community:

"First may I say thank you for "Especially for Seniors". We enjoy it very much. My husband is blind and I am losing my sight but we so far manage very well and are both mobile, so have no complaints...but as the price of food increases and repairs are needed for the house, it makes us wonder how much longer we can afford to stay in our own home."

Transportation Problems

"We have no Sunday buses in our city and are not always able to drive a car. Also in this town, there are a lot of older people who do not have cars and volunteers are needed to take them to meetings, church, shopping and to other functions. If you cannot afford a taxi both ways you just have to stay home. Please try to rectify these situations and help all seniors over the age of 60 years."

"I would like to recommend that some of the Ontario Lottery money go for a mini-bus for the elderly, for we have to go 12 miles for eye and ear care and hospital care. Also it is difficult in winter to carry groceries."

"Transportation for shopping. Small towns only have taxis - too expensive for regular use."

"One thing I would think would be appreciated by older people who live a couple of blocks from a bus-stop, especially in winter, is a mini-bus service, at a charge, to get them from their home to a bus stop or central place somewhere."

"Many senior citizens may visit a friend and then stay for supper. In many instances, the local bus service is cut off

at say, 6:30 p.m. Most pensioners cannot afford to employ taxis, therefore they are prey for attack by hoodlums, if thought to be carrying money or valuables."

"I find the transportation the hardest." Taxis are expensive."

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